

Information to identify the case:

Debtor 1	<u>Clara A. Santini</u>	Social Security number or ITIN	xxx-xx-2691
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20655-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Clara A. Santini

6/23/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Clara A. Santini
DebtorCase No. 17-20655-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db Clara A. Santini, 2120-60 Greentree Rd., Apt. 710-West, Pittsburgh, PA 15220
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +Regions Bank d/b/a Regions Mortgage, 7130 Goodlett Farms Parkway, A4W,
 Cordova, TN 38016-4991
 r +Renee Statler, Berkshire Hathaway, 1134 Thorn Run Rd., Moon Township, PA 15108-3181
 14369143 +Lendmark Financial Service, PO Box 87014, Fayetteville, NC 28304-7014
 14384643 +Peoples Natural Gas, c/o S. James Wallace, 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14419956 Regions Bank d/b/a Regions Mortgage successor by m, PO Box 1860, Memphis, TN 38101-1860
 14391437 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 04:33:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: bncmail@w-legal.com Jun 24 2020 04:33:29 Cerastes, LLC,,
 c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 cr +E-mail/Text: newbk@Regions.com Jun 24 2020 04:33:31 Regions Mortgage,
 7130 Goodlett Farms Parkway, A4W, Cordova, TN 38016-4991
 14384636 EDI: CAPITALONE.COM Jun 24 2020 07:58:00 Capital One, 1500 Capital One Drive,
 Henrico, VA 23238
 14384637 +EDI: CAPITALONE.COM Jun 24 2020 07:58:00 Capital One Bank USA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14405236 EDI: BL-BECKET.COM Jun 24 2020 07:58:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14857758 +E-mail/Text: bncmail@w-legal.com Jun 24 2020 04:33:29 Cerastes, LLC,
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14384638 +EDI: WFNNB.COM Jun 24 2020 07:58:00 Comenity Bank/Boscov's, PO Box 182789,
 Columbus, OH 43218-2789
 14384639 +EDI: WFNNB.COM Jun 24 2020 07:58:00 Comenity Capital Bank/Boscov's, PO Box 182120,
 Columbus, OH 43218-2120
 14664323 +E-mail/Text: kbarkley@bernsteinlaw.com Jun 24 2020 04:34:03 Duquesne Light Company,
 c/o Allison L. Carr,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14384640 +E-mail/Text: bncnotices@becket-lee.com Jun 24 2020 04:32:15 Kohls Department Store,
 PO Box 3115, Milwaukee, WI 53201-3115
 14377250 E-mail/Text: ktramble@lendmarkfinancial.com Jun 24 2020 04:31:51
 Lendmark Financial Services, LLC, 2118 Usher Street, Covington GA 30014
 14655066 +EDI: MID8.COM Jun 24 2020 07:58:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 14384642 +E-mail/Text: lauriem@newalliancefcu.com Jun 24 2020 04:34:19 New Alliance FCU,
 835 Merchant Street, Ambridge, PA 15003-2398
 14664248 EDI: PRA.COM Jun 24 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14373533 +EDI: PRA.COM Jun 24 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14643178 EDI: Q3G.COM Jun 24 2020 07:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14384644 +E-mail/Text: mtg.bankruptcy@regions.com Jun 24 2020 04:33:13 Regions Bank,
 215 Forrest Street, Hattiesburg, MS 39401-3476
 14384645 +EDI: SEARS.COM Jun 24 2020 07:58:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
 14384646 +EDI: RMSC.COM Jun 24 2020 07:58:00 Synco/JcPenney, PO Box 965007,
 Orlando, FL 32896-5007
 14384647 EDI: TFSR.COM Jun 24 2020 07:58:00 Toyota Motor Credit Corporation,
 5005 North River Boulevard, Cedar Rapids, IA 52411

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Toyota Motor Credit Corporation
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14384641* +Lendmark Financial Service, PO Box 87014, Fayetteville, NC 28304-7014

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: nsha
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

Edgardo D Santillan on behalf of Debtor Clara A. Santini ed@santillanlaw.com,
eds court@debtlaw.com, eds court@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com,
eds.mycemail@gmail.com, r53999@notify.bestcase.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Joseph B. Aguglia, Jr. on behalf of Debtor Clara A. Santini jaguglia@verizon.net,
googz21@hotmail.com
Kevin Scott Frankel on behalf of Creditor Regions Bank d/b/a Regions Mortgage pabk@logs.com
Kevin Scott Frankel on behalf of Creditor Regions Mortgage pabk@logs.com
Lisa Cancanon on behalf of Creditor Cerastes, LLC, lisac@w-legal.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 10